

**THAT WHICH IS CLAIMED IS:**

1. A method for storing biometric information on a token comprising at least a magnetic storage medium, the method comprising:

capturing a biometric image and generating  
5 biometric data therefrom;

obtaining a personal identification number (PIN); and

storing the biometric data and the PIN on the magnetic storage medium of the token.  
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2. The method according to Claim 1, wherein the biometric information is based upon a fingerprint; and wherein capturing the biometric image comprises capturing the biometric image using a fingerprint  
5 sensor.

3. The method according to Claim 1, wherein obtaining the PIN comprises requesting an authorized token user to provide the PIN.

4. The method according to Claim 1, wherein the token comprises a card corresponding to the ANSI/ISO/IEC 7810 standard and the magnetic storage medium comprises a magnetic stripe having three  
5 tracks in accordance with the ANSI/ISO/IEC 7810 standard; and wherein storing the biometric data and PIN comprises storing the biometric data and PIN on the third track of the magnetic stripe.

5. The method according to Claim 1, wherein the array of image pixels comprises a series of consecutive and colinear image pixels.

6. The method according to Claim 1, wherein the token comprises a generally rectangular substrate.

7. The method according to Claim 1, wherein the token comprises at least one of an access card, credit card, debit card, identification card and smart card.

8. A method of regulating the use of a token, the token comprising at least one of an access card, credit card, debit card, identification card and smart card, and including at least a magnetic storage medium thereon, the method comprising:

5       enrolling an authorized token user by

          capturing a first biometric image and

          generating therefrom first digital pixel data for a first array of image pixels,

10       processing the first digital pixel data to produce enrollment biometric data,

          obtaining a first personal identification number (PIN) from the authorized user, and

          storing the enrollment biometric data and

15       first PIN on the magnetic storage medium of the token; and

          verifying an identity of a token holder presenting the token by

          capturing a second biometric image and

20 generating therefrom second digital pixel data  
for a second array of image pixels,  
capturing a second personal identification  
number from the token holder,  
processing the second digital pixel  
25 data and the second PIN to produce verification  
biometric data, and  
comparing the verification biometric data  
and second PIN with the enrollment biometric  
data and first PIN stored on the magnetic  
30 storage medium of the token to determine if the  
token holder is the authorized token user.

9. The method according to Claim 8, wherein the  
biometric information is based upon a fingerprint;  
and wherein capturing the biometric images comprises  
capturing the biometric images using a fingerprint  
5 sensor.

10. The method according to Claim 8, wherein  
obtaining the PIN comprises requesting an authorized  
token user to provide the PIN.

11. The method according to Claim 10, wherein  
verifying the PIN comprises:  
reading the PIN from the magnetic storage  
medium;  
5 requesting a verification PIN from the token  
holder; and  
comparing the PIN read from the magnetic storage  
medium with the verification PIN.

12. The method according to Claim 8, wherein the token comprises a card corresponding to the ANSI/ISO/IEC 7810 standard and the magnetic storage medium comprises a magnetic stripe having three  
 5 tracks in accordance with the ANSI/ISO/IEC 7810 standard; and wherein storing the enrollment biometric data and PIN comprises storing the enrollment biometric data and PIN on the third track of the magnetic stripe.

13. The method according to Claim 8, wherein the array of image pixels comprises a series of consecutive and colinear image pixels.

14. A system for regulating the use of a token, the token comprising at least one of an access card, credit card, debit card, identification card and smart card, and including at least a magnetic storage  
 5 medium thereon, the system comprising:

an authorized token user enrollment unit including

a first biometric sensor device for capturing a first biometric image and generating  
 10 therefrom first digital pixel data for a first array of image pixels,

a first image processor for processing the first digital pixel data to produce enrollment biometric data,

15 a personal identification number (PIN) unit for obtaining a PIN from the authorized user, and

a first magnetic storage medium

reader/writer for writing the enrollment  
20 biometric data and the PIN on the  
magnetic storage medium of the token;  
at least one token holder verification unit for  
verifying the identity of a token holder presenting  
the token, and comprising  
25 a second biometric sensor device for  
capturing a second biometric image and  
generating therefrom second digital pixel data  
for a second array of image pixels,  
a second image processor for processing  
30 the second digital pixel data to produce  
verification biometric data,  
a second magnetic storage medium  
reader for reading the enrollment  
biometric data and the PIN from  
35 the magnetic storage medium of the token,  
a PIN verification unit for  
verifying the PIN, and  
a comparator for comparing the verification  
biometric data produced by the second image  
40 processor with the enrollment biometric  
data stored on the magnetic storage medium of  
the token to determine if the token holder is  
the authorized token user.

15. The system according to Claim 14, wherein  
the biometric information is based upon a  
fingerprint; and wherein each of the biometric sensor  
devices comprises a fingerprint sensor.

16. The system according to Claim 15, wherein the biometric sensor device further comprises a finger slide adjacent the fingerprint sensor.

17. The system according to Claim 16, wherein the finger slide further comprises finger guides and a finger stop.

Rule 1.126 <sup>18</sup>/~~20~~. The system according to Claim 16, wherein the PIN unit comprises an input device for entry of the PIN by the authorized user.

Rule 1.126 <sup>19</sup>/~~21~~. The system according to Claim <sup>18</sup>/~~20~~, wherein the PIN verification unit comprises a second input device for entry of the verification PIN by the token holder.

Rule 1.126 <sup>20</sup>/~~22~~. The system according to Claim 14, wherein the token comprises a card corresponding to the ANSI/ISO/IEC 7810 standard and the magnetic storage medium comprises a magnetic stripe having three tracks in accordance with the ANSI/ISO/IEC 7810 standard; and wherein the first magnetic storage medium reader/writer writes the enrollment biometric data and PIN on the third track of the magnetic stripe.

Rule 1.126 <sup>21</sup>/~~23~~. The system according to Claim 14, wherein the array of image pixels comprises a series of consecutive and colinear image pixels.